

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Nathan A Stepler
Becky L Stepler

Case No.:1-21-00141HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Flagstar
Court Claim Number:	04
Last Four of Loan Number:	7848
Property Address if applicable:	19759 Path Valley Rd

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$15,490.36
b.	Prepetition arrearages paid by the trustee:	\$15,490.36
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$15,490.36

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage was paid through the Trustee
from March 2021 through May 2024

Current monthly mortgage payment: \$1,011.67

The next post-petition payment was due
on: June 2024

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the

default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: July 18, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Nathan A Stepler
Becky L Stepler

Case No.:1-21-00141HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on July 18, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Nicholas G. Platt, Esquire
Mooney Law
230 York St
Hanover PA 17331

Served by First Class Mail

Flagstar Bank
ATT: Customer Service Dept
5151 Corporate Dr
Troy MI 48098

Nathan A Stepler
Becky L Stepler
19759 Path Valley Rd
Dry Run PA 17220

I certify under penalty of perjury that the foregoing is true and correct.

Date: July 18, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 21-00141

NATHAN A. STEPLER

FLAGSTAR BANK
5151 CORPORATE DR

TROY, MI 48098-

Acct No: 7848

Sequence: 07
Modify:
Filed Date:
Hold Code:

CONDUITS STOPPED AFTER MAY 2024 PAYMENT PER 2ND AP 5/1/24

Amt Sched:		\$0.00	Debt:	\$37,744.52	Interest Paid:	\$0.00
Amt Due:	\$1,011.67		Paid:	\$37,744.52	Accrued Int:	\$0.00
					Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5010	FLAGSTAR BANK							
501-0	FLAGSTAR BANK		05/22/2024	2036325	\$1,011.67	\$0.00	\$1,011.67	05/31/2024
						Payment for 5/2024		
501-0	FLAGSTAR BANK		04/17/2024	2035328	\$1,011.67	\$0.00	\$1,011.67	04/26/2024
						Payment for 4/2024		
501-0	FLAGSTAR BANK		03/14/2024	2034370	\$943.57	\$0.00	\$943.57	03/25/2024
						Payment for 3/2024		
501-0	FLAGSTAR BANK		02/14/2024	2033412	\$943.57	\$0.00	\$943.57	02/23/2024
						Payment for 2/2024		
501-0	FLAGSTAR BANK		01/12/2024	2032503	\$943.57	\$0.00	\$943.57	01/24/2024
						Payment for 1/2024		
501-0	FLAGSTAR BANK		12/19/2023	2031581	\$943.57	\$0.00	\$943.57	01/02/2024
						Payment for 12/2023		
501-0	FLAGSTAR BANK		12/19/2023	2031581	\$943.57	\$0.00	\$943.57	01/02/2024
						Payment for 11/2023		
501-0	FLAGSTAR BANK		10/18/2023	2029685	\$943.57	\$0.00	\$943.57	10/31/2023
						Payment for 10/2023		
501-0	FLAGSTAR BANK		09/19/2023	2028686	\$943.57	\$0.00	\$943.57	10/03/2023
						Payment for 9/2023		
501-0	FLAGSTAR BANK		08/09/2023	2027676	\$943.57	\$0.00	\$943.57	08/21/2023
						Payment for 8/2023		
501-0	FLAGSTAR BANK		07/11/2023	2026715	\$943.57	\$0.00	\$943.57	07/21/2023
						Payment for 6/2023		
501-0	FLAGSTAR BANK		07/11/2023	2026715	\$943.57	\$0.00	\$943.57	07/21/2023
						Payment for 7/2023		
501-0	FLAGSTAR BANK		05/16/2023	2024832	\$943.57	\$0.00	\$943.57	05/25/2023
						Payment for 5/2023		
501-0	FLAGSTAR BANK		04/18/2023	2023806	\$943.57	\$0.00	\$943.57	04/25/2023
						Payment for 4/2023		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u> <u>Descrp</u>		
501-0	FLAGSTAR BANK		03/15/2023	2022798	\$927.58	\$0.00	\$927.58	03/22/2023
						Payment for 2/2023		
501-0	FLAGSTAR BANK		03/15/2023	2022798	\$927.58	\$0.00	\$927.58	03/22/2023
						Payment for 3/2023		
501-0	FLAGSTAR BANK		01/18/2023	2020784	\$927.58	\$0.00	\$927.58	01/27/2023
						Payment for 1/2023		
501-0	FLAGSTAR BANK		12/13/2022	2019795	\$927.58	\$0.00	\$927.58	12/22/2022
						Payment for 12/2022		
501-0	FLAGSTAR BANK		11/16/2022	2018840	\$927.58	\$0.00	\$927.58	12/08/2022
						Payment for 11/2022		
501-0	FLAGSTAR BANK		10/18/2022	2017783	\$927.58	\$0.00	\$927.58	10/26/2022
						Payment for 10/2022		
501-0	FLAGSTAR BANK		09/13/2022	2016753	\$927.58	\$0.00	\$927.58	09/20/2022
						Payment for 9/2022		
501-0	FLAGSTAR BANK		08/17/2022	2015699	\$927.58	\$0.00	\$927.58	08/24/2022
						Payment for 8/2022		
501-0	FLAGSTAR BANK		07/13/2022	2014653	\$927.58	\$0.00	\$927.58	07/21/2022
						Payment for 7/2022		
501-0	FLAGSTAR BANK		06/14/2022	2013685	\$927.58	\$0.00	\$927.58	06/23/2022
						Payment for 6/2022		
501-0	FLAGSTAR BANK		05/17/2022	2012634	\$927.58	\$0.00	\$927.58	05/25/2022
						Payment for 5/2022		
501-0	FLAGSTAR BANK		04/12/2022	2011572	\$947.67	\$0.00	\$947.67	04/20/2022
						Payment for 3/2022		
501-0	FLAGSTAR BANK		04/12/2022	2011572	\$927.58	\$0.00	\$927.58	04/20/2022
						Payment for 4/2022		
501-0	FLAGSTAR BANK		02/16/2022	2009581	\$947.67	\$0.00	\$947.67	02/25/2022
						Payment for 2/2022		
501-0	FLAGSTAR BANK		01/19/2022	2008583	\$947.67	\$0.00	\$947.67	01/25/2022
						Payment for 1/2022		
501-0	FLAGSTAR BANK		12/15/2021	2007572	\$947.67	\$0.00	\$947.67	12/23/2021
						Payment for 12/2021		
501-0	FLAGSTAR BANK		11/16/2021	2006550	\$947.67	\$0.00	\$947.67	11/24/2021
						Payment for 10/2021		
501-0	FLAGSTAR BANK		11/16/2021	2006550	\$947.67	\$0.00	\$947.67	11/24/2021
						Payment for 11/2021		
501-0	FLAGSTAR BANK		10/14/2021	2005504	\$947.67	\$0.00	\$947.67	10/26/2021
						Payment for 9/2021		
501-0	FLAGSTAR BANK		09/14/2021	2004486	\$947.67	\$0.00	\$947.67	09/27/2021
						Payment for 8/2021		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	FLAGSTAR BANK		08/18/2021	2003445	\$947.67	\$0.00	\$947.67	08/25/2021
							Payment for 7/2021	
501-0	FLAGSTAR BANK		07/14/2021	2002408	\$947.67	\$0.00	\$947.67	07/26/2021
							Payment for 6/2021	
501-0	FLAGSTAR BANK		06/16/2021	2001435	\$947.67	\$0.00	\$947.67	06/24/2021
							Payment for 5/2021	
501-0	FLAGSTAR BANK		05/18/2021	2000416	\$947.67	\$0.00	\$947.67	06/08/2021
							Payment for 4/2021	
501-0	FLAGSTAR BANK		04/15/2021	1229043	\$947.67	\$0.00	\$947.67	04/27/2021
							Payment for 2/2021	
501-0	FLAGSTAR BANK		04/15/2021	1229043	\$947.67	\$0.00	\$947.67	04/27/2021
							Payment for 3/2021	
Sub-totals: \$37,744.52						\$0.00	\$37,744.52	
Grand Total: \$37,744.52						\$0.00		

Disbursements for Claim

Case: 21-00141 NATHAN A. STEPLER

FLAGSTAR BANK
5151 CORPORATE DRIVE

TROY, MI 480982639

Acct No: Path Valley Rd - PRE-ARREAR

ARREARS - 19759 PATH VALLEY ROAD

Sequence: 24

Modify:

Filed Date:

Hold Code:

Amt Sched:	\$140,773.00	Debt:	\$15,490.36	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$15,490.36	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	FLAGSTAR BANK							
520-0	FLAGSTAR BANK		06/18/2024	2037279	\$6,141.84	\$0.00	\$6,141.84	06/27/2024
520-0	FLAGSTAR BANK		04/17/2024	2035329	\$285.81	\$0.00	\$285.81	04/26/2024
520-0	FLAGSTAR BANK		03/14/2024	2034371	\$335.56	\$0.00	\$335.56	03/25/2024
520-0	FLAGSTAR BANK		02/14/2024	2033413	\$335.56	\$0.00	\$335.56	02/23/2024
520-0	FLAGSTAR BANK		01/12/2024	2032504	\$335.56	\$0.00	\$335.56	01/24/2024
520-0	FLAGSTAR BANK		12/19/2023	2031582	\$279.58	\$0.00	\$279.58	01/02/2024
520-0	FLAGSTAR BANK		10/18/2023	2029686	\$333.73	\$0.00	\$333.73	10/31/2023
520-0	FLAGSTAR BANK		09/19/2023	2028687	\$835.85	\$0.00	\$835.85	10/03/2023
520-0	FLAGSTAR BANK		08/09/2023	2027677	\$389.01	\$0.00	\$389.01	08/21/2023
520-0	FLAGSTAR BANK		07/11/2023	2026716	\$323.92	\$0.00	\$323.92	07/24/2023
520-0	FLAGSTAR BANK		05/16/2023	2024833	\$344.87	\$0.00	\$344.87	05/25/2023
520-0	FLAGSTAR BANK		04/18/2023	2023807	\$343.77	\$0.00	\$343.77	04/25/2023
520-0	FLAGSTAR BANK		03/15/2023	2022799	\$687.53	\$0.00	\$687.53	03/22/2023
520-0	FLAGSTAR BANK		01/18/2023	2020785	\$804.15	\$0.00	\$804.15	01/25/2023

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FLAGSTAR BANK		12/13/2022	2019796	\$358.37	\$0.00	\$358.37	12/22/2022
520-0	FLAGSTAR BANK		11/16/2022	2018841	\$358.38	\$0.00	\$358.38	12/07/2022
520-0	FLAGSTAR BANK		10/18/2022	2017784	\$415.18	\$0.00	\$415.18	10/26/2022
520-0	FLAGSTAR BANK		09/13/2022	2016754	\$415.18	\$0.00	\$415.18	09/20/2022
520-0	FLAGSTAR BANK		08/17/2022	2015700	\$415.19	\$0.00	\$415.19	08/24/2022
520-0	FLAGSTAR BANK		07/13/2022	2014654	\$339.44	\$0.00	\$339.44	07/21/2022
520-0	FLAGSTAR BANK		06/14/2022	2013686	\$339.44	\$0.00	\$339.44	06/23/2022
520-0	FLAGSTAR BANK		05/17/2022	2012635	\$339.45	\$0.00	\$339.45	05/25/2022
520-0	FLAGSTAR BANK		04/12/2022	2011573	\$91.23	\$0.00	\$91.23	04/20/2022
520-0	FLAGSTAR BANK		02/16/2022	2009582	\$324.77	\$0.00	\$324.77	02/25/2022
520-0	FLAGSTAR BANK		01/19/2022	2008584	\$316.99	\$0.00	\$316.99	01/25/2022
Sub-totals: \$15,490.36						\$0.00	\$15,490.36	
Grand Total: \$15,490.36						\$0.00		